EXHIBIT S

As-filed Figures of '675 Continuation Application (7 pages)

POROVED	O.G. FIG.		
BY	CLASS	SUBCLASS	
LAFTSMAN			

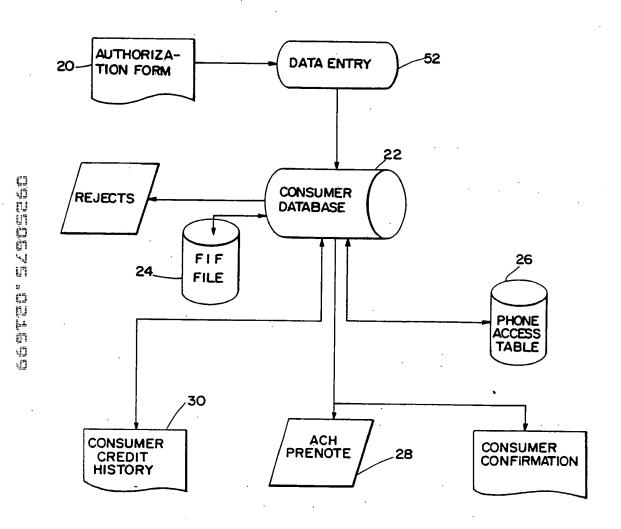
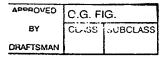


Fig. /



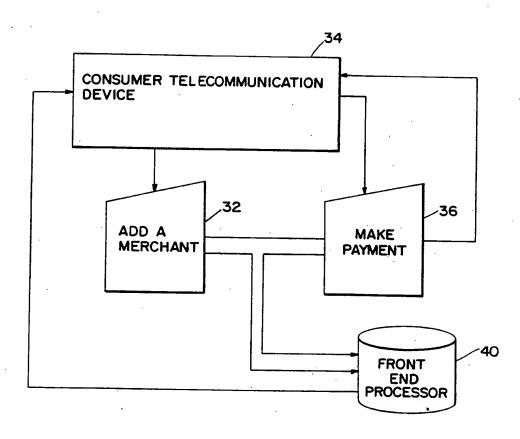
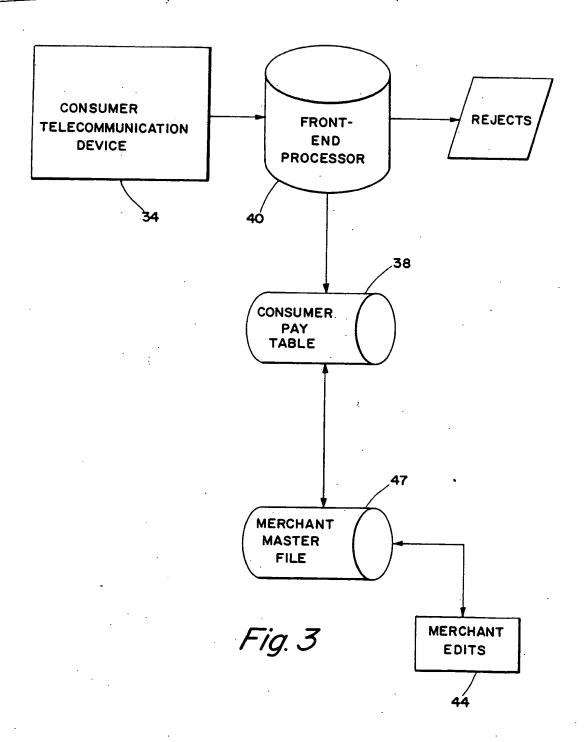
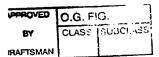


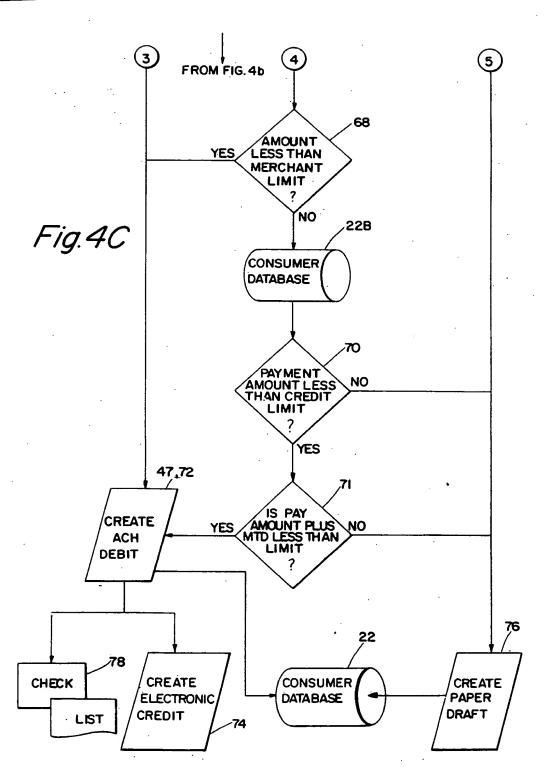
Fig. 2

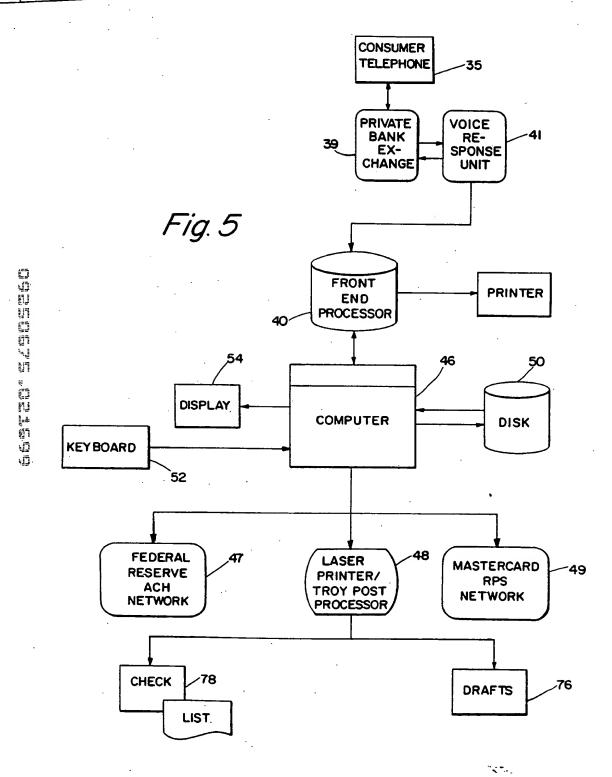
BY CLAST SUBCLASS



PPOROVED O.G. FIG. BY CLASS SUBCLASS RAFTSMAN	
INITIATE PAYMENTS PROCESSING CYCLE PROCESSING CALENDAR TABLE 38 CONSUMER PAY TABLE 22	
Fig. 4B FROM FIG. 4a CONSUMER DATABASE 64	
FLAG ACTIVE PENDING CONSUMER STATUS PENDING CONSUMER STATUS PORTION OF THE PROPERTY OF THE PRO	
ACCOUNT YES SCHEME REJECT FLAG NO NON-RECEIVED ? NO 66	
YES PAYMENT LESS THAN \$50.01 ? NO 42 TO FIG. 4b	
MERCHANT MASTER FILE FIG. 4A TO FIG. 4c 5	







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